

FOR IMMEDIATE RELEASE
30 May, 2003
PUBLIC NOTICE #2003-22

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

**The California Department of Insurance's San Francisco Viewing Room
is fully operation again.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed.

Request must be in writing and addressed to: RATE

ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-3517	0626	ACE AMERICAN INS. CO.	COMM	FIRE	RULE CHANGE	HR3210 - CERTIFIED	
03-3460	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-3528	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA & EXCESS	
03-3518	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	FIRE	RULE CHANGE	HR3210 - CERTIFIED	
03-3461	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-3519	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	FIRE	RULE CHANGE	HR3210 - CERTIFIED	
03-3462	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-3584	0361	AMERICAN ALTERNATIVE INS. CORP	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3454		AMERICAN ASSOCIATION OF INS. SVCS	COMM	INLAND MARINE	MANUAL	NONE	
03-3495	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
03-3483	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3496	0761	AMERICAN INS. CO. (THE)	COMM	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
03-3484	0212	AMERICAN ZURICH INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3432	1279	ARCH INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD	29.20%
03-3452	1279	ARCH INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROFESSIONAL ADVISERS PURCHASING GROUP, INC.	0.00%
03-3499	0761	ASSOCIATED INDEMNITY CORP	COMM	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
03-3485	0212	ASSURANCE CO. OF AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3573	0212	ASSURANCE CO. OF AMERICA	COMM	MULTI-PERIL	FORMS	PRECISION PREMIER/PRECISION AMERICA	
03-3532	0164	ATHENA ASSURANCE CO.	COMM	OTHER LIABILITY	RATE	CLM DIVISION SIX	-6.50%
03-3437	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	HR3210-CERTIFIED	1.44%
03-3500	0689	BANKERS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210 - CERTIFIED	0.00%
03-3520	0626	BANKERS STANDARD INS. CO.	COMM	FIRE	RULE CHANGE	HR3210 - CERTIFIED	
03-3463	0626	BANKERS STANDARD INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-3471	0000	CHURCH MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	INDEPENDENT COMM PACKAGE INSTITUTIONAL	2.59%
03-3526	0000	CHURCH MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	INDEPENDENT CHURCH PACKAGE	2.80%
03-3512	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AFFINITY GROUP MARKETING, CIVIL SERVANT & NON-CIVI	
03-3515	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NON-CIVIL SERVANT	4.00%
03-3516	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	CIVIL SERVANT	1.90%
03-3521	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	AFFINITY GROUP MARKETING	4.00%
03-3447	0000	CONTRACTORS BONDING & INS. CO.	COMM	MULTI-PERIL	RATE & FORM	NONE	-2.47%
03-3473	0306	CUMIS INS. SOCIETY, INC.	COMM	OTHER LIABILITY	RULE CHANGE	CUMIS SPECIAL INS. PACKAGE	0.00%
03-3525	0240	DAIMLERCHRYSLER INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	GARAGE	
03-3546	0920	DIAMOND STATE INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	HR3210-CERTIFIED	0.00%
03-3551	0920	DIAMOND STATE INS. CO.	COMM	FIRE	RATE & FORM	HR3210-CERTIFIED	12.50%
03-3486	0212	EMPIRE FIRE & MARINE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3538	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	EARTHQUAKE	RULE CHANGE	COMM PROPERTY	

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-3459	1120	EVEREST NATIONAL INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	
03-3458	1120	EVEREST NATIONAL INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210-CERTIFIED	
03-3493	0007	FEDERATED MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
03-3494	0007	FEDERATED SVC INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
03-3457	0670	FIDELITY NATIONAL INS. CO.	PERS	OTHER LIABILITY	NEW PROGRAM	UMBRELLA	0.00%
03-3501	0761	FIREMAN'S FUND INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
03-3497	0070	FIRST AMERICAN PROPERTY & CASUALTY INS. CO.	COMM	FIRE	RULE CHANGE	LANDLORD'S MASTER POLICY	
03-3568	0070	FIRST AMERICAN SPECIALTY INS. CO.	PERS	FIRE	RATE	DWELLING FIRE	8.90%
03-3582	0111	FIRST LIBERTY INS. CORP (THE)	COMM	EARTHQUAKE	RULE CHANGE	COMM PROPERTY	
03-3560	0218	GLENS FALLS INS. CO. (THE)	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	UNIVERSAL SECURITY PORFOLIO	2.00%
03-3467	0111	GOLDEN EAGLE INS. CORP	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3559	0201	GRAPHIC ARTS MUTUAL INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
03-3510	0084	GREAT AMERICAN ALLIANCE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-3566	0084	GREAT AMERICAN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-3563	0084	GREAT AMERICAN INS. CO. OF NEW YORK	PERS	INLAND MARINE	RULE CHANGE	PLEASURE BOATS	
03-3509	0084	GREAT AMERICAN INS. CO. OF NEW YORK	PERS	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	
03-3567	0084	GREAT AMERICAN SPIRIT INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-3507	0084	GREAT AMERICAN SPIRIT INS. CO.	PERS	FIRE	RULE CHANGE	NONE	
03-3505	0084	GREAT AMERICAN SPIRIT INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-3506	0084	GREAT AMERICAN SPIRIT INS. CO.	PERS	INLAND MARINE	RULE CHANGE	PLEASURE BOATS	
03-3564	0084	GREAT AMERICAN SPIRIT INS. CO.	PERS	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	
03-3580	1285	GREENWICH INS. CO.	COMM	INLAND MARINE	FORMS	BUILDER'S RISK	
03-3541	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
03-3542	0091	HARTFORD CASUALTY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
03-3543	0091	HARTFORD FIRE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
03-3544	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
03-3555	0158	HUDSON INS. CO.	COMM	INLAND MARINE	FORMS	BUILDER'S RISK	
03-3464	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-3571	0111	LIBERTY INS. CORP	COMM	EARTHQUAKE	RULE CHANGE	COMM PROPERTY	
03-3476	0111	LIBERTY INS. CORP	COMM	OTHER LIABILITY	FORMS	SORORITY	
03-3574	0111	LIBERTY MUTUAL FIRE INS. CO.	COMM	EARTHQUAKE	RULE CHANGE	COMM PROPERTY	
03-3477	0111	LIBERTY MUTUAL FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	SORORITY	
03-3577	0111	LIBERTY MUTUAL INS. CO.	COMM	EARTHQUAKE	RULE CHANGE	COMM PROPERTY	
03-3478	0111	LIBERTY MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	SORORITY	
03-3572	0111	LM INS. CORP	COMM	EARTHQUAKE	RULE CHANGE	COMM PROPERTY	
03-3428	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	12.30%
03-3487	0212	MARYLAND CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3575	0212	MARYLAND CASUALTY CO.	COMM	MULTI-PERIL	FORMS	PRECISION PREMIER/PRECISION AMERICA	
03-3431	0241	METROPOLITAN DIRECT PROPERTY & CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	23.50%
03-3502	0761	NATIONAL SURETY CORP	COMM	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	

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03-3469	0111	NETHERLANDS INS. CO. (THE)	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3558	0181	NORTH AMERICAN SPECIALTY INS. CO.	COMM	SURETY	RULE CHANGE	PUBLIC GOLF	
03-3550	0158	NORTH RIVER INS. CO. (THE)	COMM	OTHER LIABILITY	RATE & FORM	M & C & OL&T	
03-3488	0212	NORTHERN INS. CO. OF NEW YORK	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3576	0212	NORTHERN INS. CO. OF NEW YORK	COMM	MULTI-PERIL	FORMS	PRECISION PREMIER/PRECISION AMERICA	
03-3453	3321	NORTHLAND CASUALTY CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210-CERTIFIED	
03-3456	3321	NORTHLAND CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	HR3210-CERTIFIED	
03-3455	3321	NORTHLAND CASUALTY CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-3449	3321	NORTHLAND INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-CERTIFIED	
03-3446	3321	NORTHLAND INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	
03-3448	3321	NORTHLAND INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210-CERTIFIED	
03-3475	0150	OLD REPUBLIC INS. CO.	COMM	OTHER LIABILITY	FORMS	HR3210-NON-CERTIFIED	
03-3522	0626	PACIFIC EMPLOYERS INS. CO.	COMM	FIRE	RULE CHANGE	HR3210 - CERTIFIED	
03-3465	0626	PACIFIC EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-3529	0626	PACIFIC EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA & EXCESS	
03-3468	0111	PEERLESS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3430	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	12.30%
03-3429	0767	PA MANUFACTURERS' ASSOCIATION INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	12.30%
03-3545	0091	PROPERTY & CASUALTY INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RULE CHANGE	BOP	
03-3450	0304	PRUDENTIAL PROPERTY & CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.90%
03-3511	0517	REDLAND INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ROADGUARD	
03-3513	0517	REDLAND INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ROADGUARD	0.00%
03-3565	0163	SAFECO INS. CO. OF ILLINOIS	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SAFECO MOTORCYCLE - AFFINITY PROGRAM	0.00%
03-3585	0163	SAFECO INS. CO. OF ILLINOIS	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SAFECO MOTORCYCLE	0.00%
03-3534	0000	SPRINGFIELD INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	10.00%
03-3527	0000	SPRINGFIELD INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	HR3210-CERTIFIED	10.00%
03-3562	0000	SPRINGFIELD INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210-CERTIFIED	10.00%
03-3533	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	RATE	CLM DIVISION SIX	-6.50%
03-3535	0164	ST. PAUL GUARDIAN INS. CO.	COMM	OTHER LIABILITY	RATE	CLM DIVISION SIX	-6.50%
03-3536	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	OTHER LIABILITY	RATE	CLM DIVISION SIX	-6.50%
03-3537	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	RATE	CLM DIVISION SIX	-6.50%
03-3492	0176	STATE FARM GENERAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BUSINESS	0.00%
03-3556	0093	STATE NATIONAL INS. CO., INC.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	AUTOMOBILE SALES, SVC & NON- FRANCHISED DEALER	-1.10%
03-3474	0161	TOPA INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	PRIMARY	
03-3472	0161	TOPA INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%

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03-3547	0091	TWIN CITY FIRE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
03-3514	0781	ULICO CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	30.30%
03-3434	0400	UNIGARD INDEMNITY CO.	PERS	AUTO LIABILITY	RATE	NONE	17.30%
03-3435	0400	UNIGARD INS. CO.	PERS	AUTO LIABILITY	RATE	NONE	17.30%
03-3583	0400	UNIGARD INS. CO.	PERS	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-3548	0920	UNITED NATIONAL CASUALTY INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	HR3210-CERTIFIED	0.00%
03-3482	0920	UNITED NATIONAL CASUALTY INS. CO.	COMM	EARTHQUAKE	RULE CHANGE	NONE	
03-3553	0920	UNITED NATIONAL CASUALTY INS. CO.	COMM	FIRE	RATE & FORM	HR3210-CERTIFIED	12.50%
03-3549	0920	UNITED NATIONAL SPECIALTY INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	HR3210-CERTIFIED	0.00%
03-3554	0920	UNITED NATIONAL SPECIALTY INS. CO.	COMM	FIRE	RATE & FORM	HR3210-CERTIFIED	12.50%
03-3552	0158	UNITED STATES FIRE INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	M & C & OL&T	
03-3569	0212	UNIVERSAL UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	FORMS	UNICOVER V & EQUIPMENT DEALER UNICOVER	
03-3570	0212	UNIVERSAL UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	FORMS	UNICOVER V & EQUIPMENT DEALER UNICOVER	
03-3561	0201	UTICA MUTUAL INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
03-3489	0212	VALIANT INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3539	0111	WAUSAU BUSINESS INS. CO.	COMM	EARTHQUAKE	RULE CHANGE	COMM PROPERTY	
03-3540	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	EARTHQUAKE	RULE CHANGE	COMM PROPERTY	
03-3523	0626	WESTCHESTER FIRE INS. CO.	COMM	FIRE	RULE CHANGE	HR3210 - CERTIFIED	
03-3466	0626	WESTCHESTER FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-3433	0000	WESTERN GENERAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	STOP LOSS - VEHICLE SVC CONTRACTS	0.00%
03-3470	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	RATE	PROF. LIAB. - OPEN BROKERAGE P&C	16.10%
03-3498	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	RATE	PROF. LIAB. - INDEPENDENT INS. AGENTS	16.10%
03-3508	0012	YOSEMITE INS. CO.	COMM	AUTO PHYSICAL DAMAGE	RULE CHANGE	HR3210-CERTIFIED	
03-3490	0212	ZURICH AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3491	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

136 TOTAL APPLICATIONS RECEIVED